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(54) **Financial transaction system**

(57) A home banking system comprises a video games entertainment console (10) having a processor (12), a display driver (14), connection means (16) for connection to a television set (17), and an input/output device (20). Such a conventional console (10) is con-

verted to a home banking terminal by an encrypting modem (24) connected into the cartridge slot (26) of the console (10), the encrypting modem having a cartridge slot (30) into which an application cartridge (32) carrying a home banking program can be loaded.

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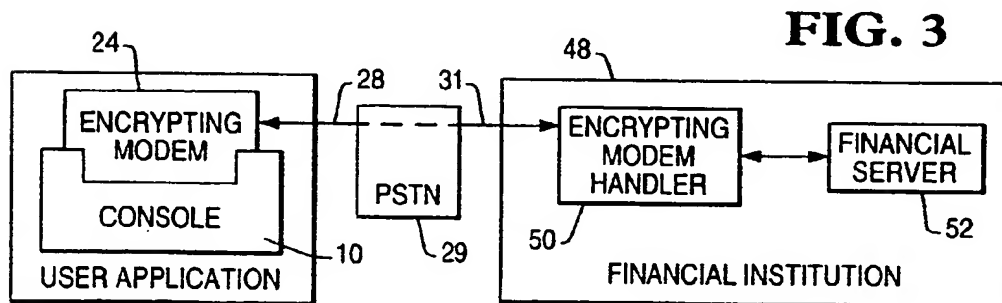
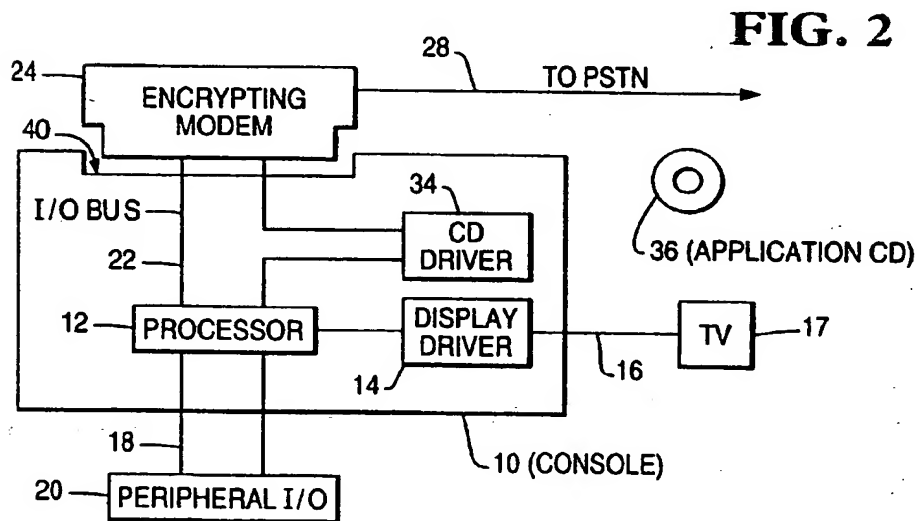
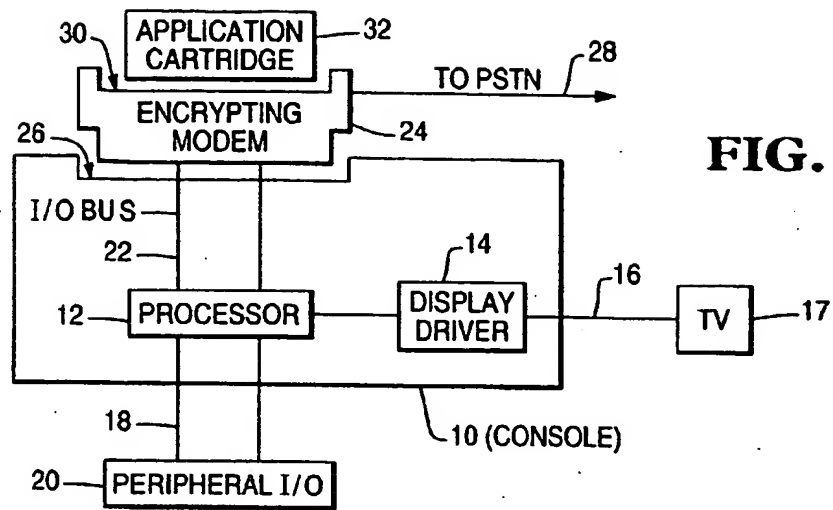
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which is connectable to said visual display means and is adapted to perform at least one predetermined function other than a home banking function, and converter means detachably connectable to said functional unit (10) for the purpose of converting said functional unit to operate as a home banking terminal, said converting means including data storage means (32) having a home banking program stored therein, encrypting means (24), and modem means (24) arranged to connect the functional unit (10) to a public communications network via the encrypting means (24).

2. A system according to claim 1, characterized in that (10) comprises an entertainment console. 15
3. A system according to claim 2, characterized in that said data storage means (32) comprises a cartridge. 20
4. A system according to claim 3, characterized in that said encrypting means (24) includes a slot (30) for receiving said cartridge.
5. A system according to claim 2, characterized in that said data storage means comprises a compact disc (36). 25
6. A system according to claim 2, characterized in that said data storage means comprises a smart card (46,54). 30
7. A system according to claim 6, characterized in that said encrypting means is incorporated in said smart card (54). 35
8. A system according to any one of the preceding claims, characterized in that said encrypting means and said modem means comprise an encrypting modem (24). 40
9. A system according to any one of the preceding claims, characterized by encrypting modem handler means (50) connected to said public communications network, and financial server means (52) connected to said modem handler means. 45
10. Converting means for use in a home banking system according to any one of the preceding claims. 50

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FIG. 4A
SYMMETRIC ENCRYPTION

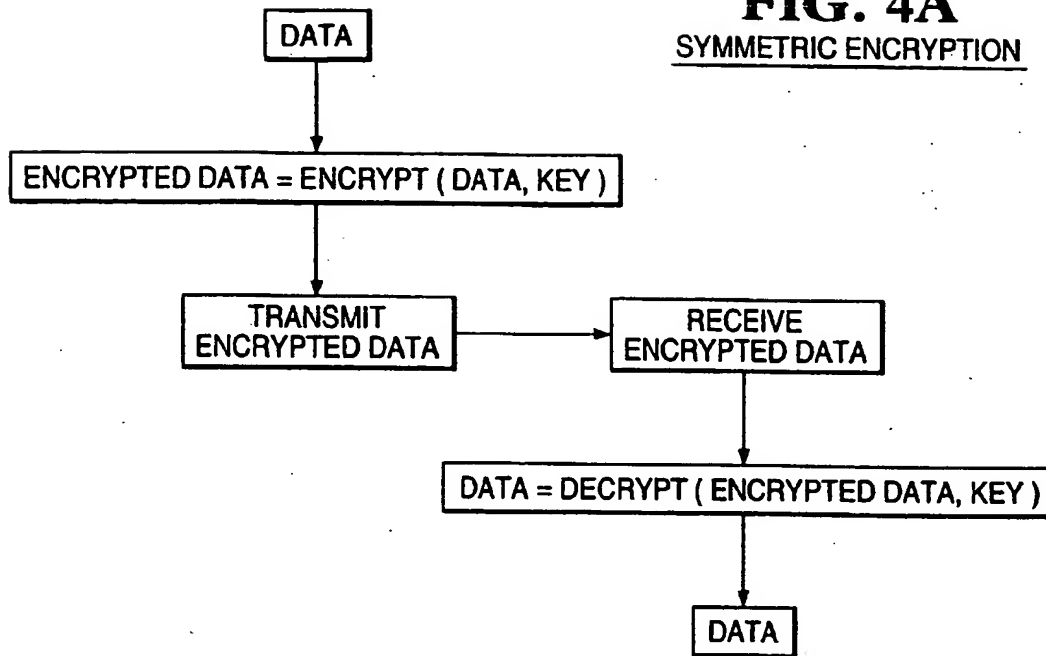
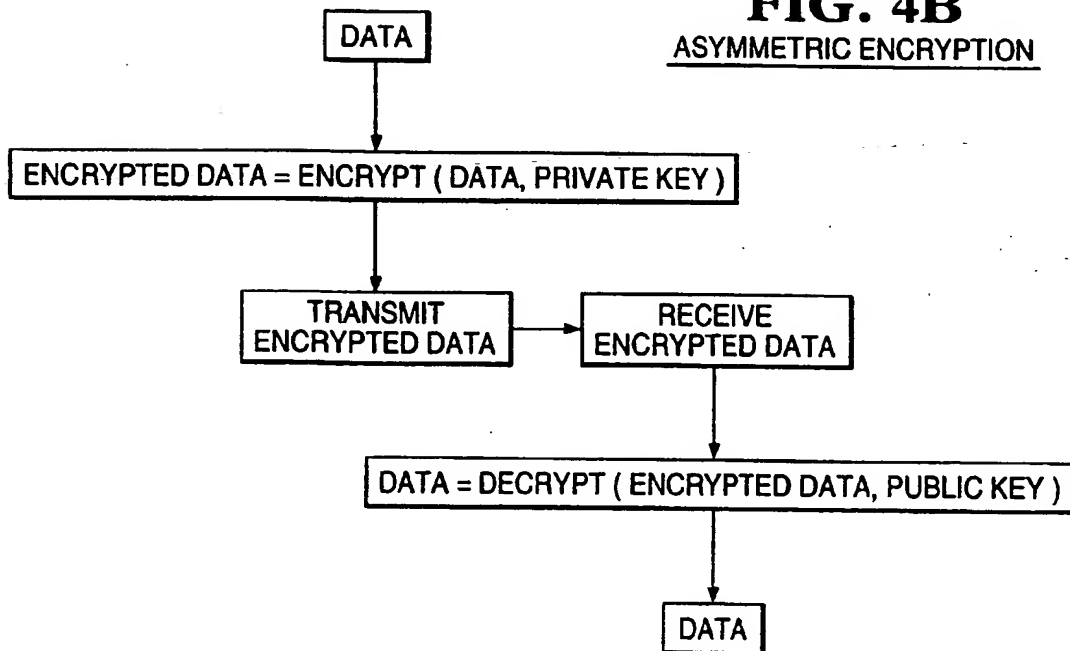


FIG. 4B
ASYMMETRIC ENCRYPTION



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FIG. 5A

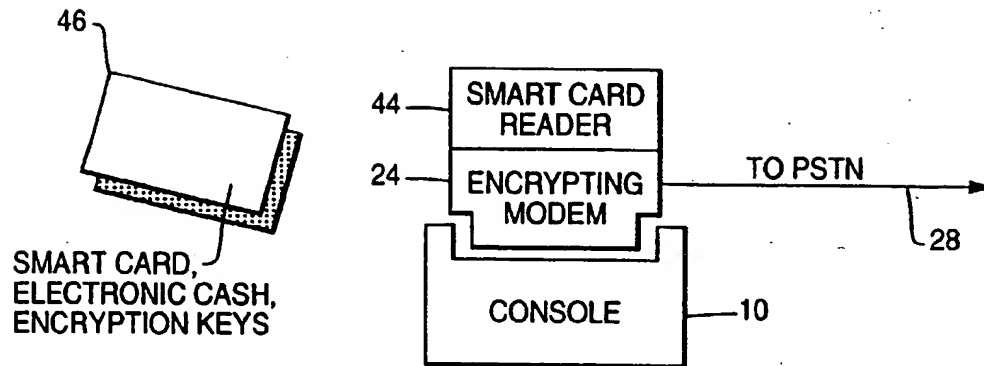
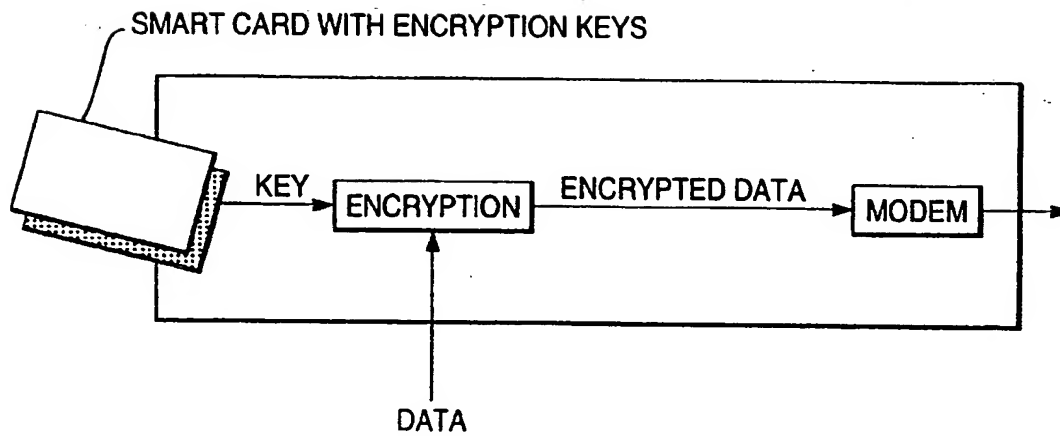


FIG. 5B



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FIG. 6A

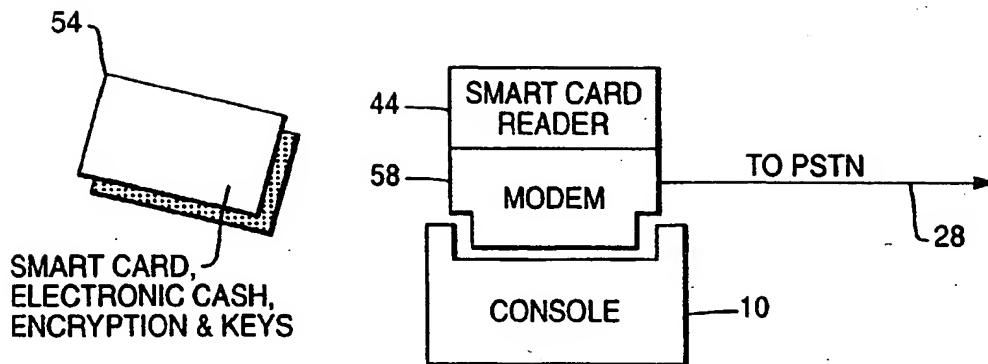


FIG. 6B

